

ABSTRACT

A method and system for approval by a verification computer (VC) of an online transaction between a user computer (UC) and a merchant computer (MC). The UC transmits a transaction request to the MC, which transmits a verification request to the VC. The verification request is stored at the VC with a transaction identifier (TI) and a verification data string, which are also transmitted to the MC, which stores the verification data string and the TI, transmits the TI to the UC, and the UC transmits the TI to the VC. The UC also transmits a second data string to the VC, which uses the received TI to retrieve the verification request previously stored and performs a verification step. The VC will, upon successful verification, transmit a verification approval message to the UC, which transmits the verification approval message to the MC.